

Westford Affordable Housing Action Plan

Summary of Employee Survey on Housing Needs

November 2003

In October 2003, the Town of Westford circulated a one-page written survey to roughly 800 town and school employees on behalf of the Westford Affordable Housing Committee. The survey asked questions about employees housing characteristics, needs and preferences. The Committee received 140 responses for a 17.5 percent response rate. The following summarizes those responses:

Town of Residence

Fewer than half of respondents both live and work in Westford. Employees from 36 towns responded to the survey. Chelmsford, Lowell and Hudson, NH were the most common residences of those not living in Westford. Ten percent of respondents live in New Hampshire.

Westford	43%
Other towns	57%

Median Commuting Distance to Work

Non-residents commute roughly 15 miles to work in Westford. Respondents commute from as far away as Quincy, Uxbridge, Gardner, and Newton, NH. Renter households travel slightly further than homeowners in getting to work.

Westford Residents	3 miles
Non-Residents	15 miles
Owners	14 miles
Renters	16.5 miles

Tenure

More than four out of five town employees responding own their home already. Very few renters live in Westford.

81%	Own	
		In Westford 40%
		Other Towns 41%
19%	Rent	
		In Westford 3%
		Other Towns 16%

How Important is Housing Cost in Decision Not to Live in Westford?

For 60 percent of respondents not already living in Westford, housing cost is a critical reason why. Another 26 percent said it was an important factor. Among renters, all respondents said housing cost is a critical or important factor in why they live don't live in town.

60%	Critical		
	Owners	56%	
	Renters	70%	
26%	Important		
	Owners	25%	
	Renters	30%	
14%	Not Important		
	Owners	21%	
	Renters	0%	

If Housing Cost Were Not An Issue, Would You Live in Westford?

Nearly a third of employees who don't already own a home in Westford very likely would if price was not a consideration. This includes roughly half of all renters and a quarter of home-owners. Another 18 percent said they would "likely" live in Westford if they could afford to do so. In all, this represents half of the employees not living in town already. Serving this population represents a significant market for affordable housing.

32%	Very Likely		
	Owners (non-resident)	25%	
	Renters (all)	48%	
18%	Likely		
	Owners (non-resident)	16%	
	Renters (all)	22%	
20%	Possibly		
	Owners (non-resident)	21%	
	Renters (all)	19%	
30%	Not Likely/ Don't Know		
	Owners (non-resident)	38%	
	Renters (all)	11%	

What Represents An Affordable Rental?

Relatively few respondents answered this question with specific information. For the eight households that did respond, the predominant need is for one and two bedroom apartments.

38%	One Bedroom @ \$500- \$700/ month
50%	Two Bedroom @ \$600- \$1,000/ month
12%	Three Bedroom @ \$1,800/ month

What Represents An Affordable Homeownership Option?

For those seeking an affordable home to purchase, the greatest need is for housing in the \$200,000- \$275,000 price range. Unlike rental respondents, most seeking homeownership are looking for three or four bedroom units.

3%	One Bedroom @ \$130,000	
18%	Two Bedroom @ \$125,000- \$400,000	\$250,000 median
47%	Three Bedroom @ \$175,000- \$400,000	\$275,000 median
33%	Four Bedroom @ \$200,000- \$350,000	\$250,000 median

Household Income

In all about, 18 percent of town employees would qualify as low income households. Another 20 percent would qualify as moderate income. The survey indicates little difference between Westford residents and non-residents in terms of household income. Living in town is more a function of whether you had already purchased a home before prices skyrocketed.

18%	Low Income (<60% of area median)
20%	Moderate Income (60-79% of area median)
20%	Median Income (80-100% of median)
42%	Greater than Median Income